

Information to identify the case:

Debtor 1	<u>Donnie King</u>	Social Security number or ITIN	xxx-xx-0060
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda King</u>	Social Security number or ITIN	xxx-xx-4554
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-37019-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donnie King

Linda King
aka Linda Herman, aka Linda Ann Herman

5/14/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donnie King
 Linda King
 Debtors

Case No. 13-37019-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: May 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

db/jdb	+Donnie King, Linda King, 339 Marion Avenue, Westville, NJ 08093-2126
cr	+Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
lm	+JPMorgan Chase Bank, N.A., PO Box 24696, Columbus, OH 43224-0696
515075109	Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047
514647750	+JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
514467847	+JPMorgan Chase Bank, National Association, Powers Kirn, LLC, P. O. Box 848, Moorestown, NJ 08057-0848
516765499	MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516280719	+Seterus, Inc. servicing agent, for Federal National Mortgage Associatio, Powers Kirn, LLC, P.O. Box 848, Moorestown, NJ 08057-0848
514416153	+TD Retail Card Services, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 15 2019 02:22:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2019 02:22:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514416149	EDI: BANKAMER.COM May 15 2019 05:38:00 Bank Of America, P.O. Box 3977, Seattle, WA 98124-2477
514664720	+E-mail/Text: bankruptcy@cavps.com May 15 2019 02:22:58 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
514416150	+EDI: CHASE.COM May 15 2019 05:48:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
514416151	+EDI: RMSC.COM May 15 2019 05:38:00 GE Capital, P.O. Box 965005, Orlando, FL 32896-5005
514416152	EDI: RMSC.COM May 15 2019 05:38:00 Lowes, P.O. Box 103065, Roswell, GA 30076
514577655	EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515075110*	Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Raymond H. Shockley, Jr.	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Donnie King	mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum	on behalf of Joint Debtor Linda King	mylawyer7@aol.com,
ecf@seymourlaw.net		
William M. E. Powers, III	on behalf of Creditor	JP Morgan Chase Bank, National Association
ecf@powerskirn.com		

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: May 14, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

William M. E. Powers, III on behalf of Loss Mitigation JPMorgan Chase Bank, N.A.
ecf@powerskirn.com

William M. E. Powers, III on behalf of Creditor Seterus, Inc. servicing agent for Federal
National Mortgage Association ecf@powerskirn.com

William M.E. Powers on behalf of Creditor JP Morgan Chase Bank, National Association
ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Seterus, Inc. servicing agent for Federal
National Mortgage Association ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor JP Morgan Chase Bank, National Association
ecf@powerskirn.com

TOTAL: 12